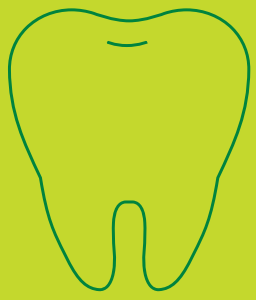
MAKE THE MOST OF YOUR CIGNA DENTAL PLAN



Programs and services that can help

Nothing is more important than your health. That's why there's myCigna.com – your online home for assessment tools, plan management, dental health information and much more. Once you've enrolled in a Cigna dental plan, you can use myCigna.com to:

- **Choose** dentists and create, download and print a personal directory.
- **Verify** plan details such as coverage, coinsurance/copays and deductibles (the amount you pay before your plan starts to pay).
- **Print** a dental ID card.
- **Get** the forms you need.
- **Access** dental health information through WebMD® Dental Health Resource Center.
- **Estimate** your dental costs before your next visit.

Get to know your oral health

Are you at risk for gum disease? Knowing the answer to this question could help your overall health. That's because research shows an association between gum disease and other health conditions like diabetes, heart disease and stroke. Pregnant women with untreated gum disease may be at an increased risk for delivering preterm and/or low birth weight babies. Think cavities are just for kids? Think again. Many adults have untreated cavities (25% of those 20–44 years, 21% of those 45–64 years and 20% of those 65 years and older).[1] And tooth decay (cavities) is the single most common chronic childhood disease – four times more common than asthma.[2]

Assess your risks

The Periodontal (gum) Disease and Cavity Risk Assessment Tools are designed to help you and your dentist identify factors that might increase your risks for gum disease and cavities. The quizzes are quick and easy. The Periodontal Disease Risk Assessment is just 20 questions. The Cavity Risk Assessment is just 12 questions for adults and 16 questions for children under age 12. And when you complete the quizzes, you'll get detailed score sheets that tell you whether you are low risk, low to moderate, moderate risk or high risk for gum disease or tooth decay, depending on which quiz you've taken. Take the quizzes today and share the results with your dentist at your next dental checkup.

Please note that these tools serve as a guideline to assess your risks for cavities and gum disease. It's important to visit your dentist on a regular basis to discuss your oral health.

Together, all the way.℠

Cigna®

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.
This flyer is not intended for use in New Mexico.

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Prevention is key

Regular dental visits may do more than brighten your smile. Research shows receiving regular dental care often catches minor problems before they become major and expensive to treat. Practice prevention and take advantage of your plan's preventive care services – certain services may be covered at low cost or no cost to you when you visit a network dentist. Covered services* may include, but are not limited to:

- Oral exams
- Cleanings
- Fluoride treatments
- X-rays
- Oral cancer screenings

* The following is not an exhaustive list of exclusions and limitations. See your plan documents for additional details. Exams, cleanings and fluoride treatments are limited to two per calendar year. Routine X-rays are limited to: Bitewings: Two per calendar year, non-routine X-rays are limited to: Full mouth: One every three calendar years; Panorex: One every three calendar years. The frequency limitations of certain other covered services are set forth on your plan benefit schedule.

We're here when you need us

We know that sometimes you need us at odd hours – late at night, on the weekend or during a national holiday. Sometimes your questions just can't wait for "normal business hours."

- "My son is away at college. Can you help me find a network dentist close to his school?"
- "My dentist told me I need a root canal. Does my dental plan cover this?"
- "My husband has a painful toothache, but he's in Phoenix on a business trip. Can you help me find a dentist?" That's why our customer service hours include weekdays, Saturdays, Sundays and holidays. Call us at **800.Cigna24** any time you need us – we'll be there. We're on the clock for you 24 hours a day, 7 days a week, 365 days a year.

Health and wellness discounts

Save money when you purchase health and wellness products and services through the Cigna Healthy Rewards® program.[3] Programs include:

- Weight and nutrition management
- Fitness
- Tobacco cessation
- Vision and hearing care
- Vitamins, health and wellness products
- Alternative medicine
- Anticavity products
- Healthy lifestyle products



1. www.cdc.gov/oralhealth/factsheets/dental_caries American Dental Association; May 31, 2012, CDC report: Selected Oral Health Indicators in the United States, 2005-2008.
2. Surgeon General's Report on Oral Health in America, Centers for Disease Control and Prevention, July, 10 2013, Preventing Dental Caries With Community Programs.
3. Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge**. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time.

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